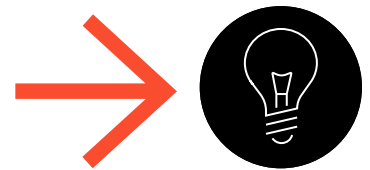


## Discover why financing is the right choice for your business



As your business is growing, you are continually faced with a host of choices to help you reach your goals. Cash is among your traditional options, but paying cash is not suitable for every business, especially when you are purchasing new furniture. In most cases, financing is the best option for new furniture purchases since it allows you to conserve the working capital you rely on to support the more strategic areas of your business.

### FINANCING...THE BEST CHOICE FOR YOUR NEW FURNITURE PURCHASES

	Cash payment	Furniture financing
<b>Rate</b>	No traditional interest owed, however must consider the cost of capital and depletion of cash for future purchases	Fixed for the entire term of the contract
<b>Down payment</b>	100% of the cost deducted from vital working capital	No down payment required and 100% financing is available
<b>Credit impact</b>	Does not contribute to building effective credit history that may be needed to secure future lines of credit	Builds positive credit history by reporting to commercial credit agencies
<b>Lines of credit</b>	Less cash on hand may reduce access to credit lines	Conserves bank line and cash for future use
<b>Turnaround time</b>	Complete ownership immediately, assuming all risk and associated costs	Less than one hour
<b>Maximum loan amount</b>	Cash payment may make it difficult to secure any future loans, having spent capital needed for repayment and any necessary down payment or collateral	Amount based on ability to repay
<b>Soft cost coverage</b>	Requires an outlay of capital prior to receiving benefits of purchase minimizing ROI	All soft costs can be financed

Utilize the power of financing to get the furniture your business needs to grow and protect your capital at the same time. To receive more information on MillerKnoll Financial Solutions' creative financing programs, contact your representative today.